Certificate Number: 05781-PAE-DE-035101024

Bankruptcy Case Number: 20-13632



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 18, 2020, at 3:22 o'clock PM PST, Nicole Boyle completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 18, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>